Case 19-04878-CL7 Filed 11/07/19 Entered 11/07/19 16:28:49

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County Recorder's office on January 14, 2010.

- 4. The Debtor's interest in the property referred to in the preceding paragraph and encumbered by the lien and does not exceed the fair market value of the property and has been claimed as fully exempt in her bankruptcy case.
- 5. The Fair Market Value of the Property incumbered by this lien is approximately \$435,000.00. (See copy of appraisal attached as Exhibit "A").
- 6. The balance owed on the 1st Mortgage on this property is \$491,320.00. (See copy of mortgage statement attached as Exhibit "B").
- 7. The debt owed to Becharoff Capital Corporation, on a judgement lien, is approximately \$14,072.51. (See copy of Writ of Execution, money judgement, attached as Exhibit "C").
- 8. There is no equity in the real property at this time as the amount of the 1st mortgage exceeds the fair market value of the real property.
- 9. Becharoff Capital Corporation's lien on Debtors' real property is wholly unsecured and should be treated as any other unsecured debt listed in the debtors bankruptcy.
- 10. Becharoff Capital Corporation's lien also impairs the debtor's right to exempt \$29,275.00 of equity in real property, under C.C.P. § 703.140(b)(1) ~Homestead or burial plot.

WHEREFORE, Debtors pray for an Order against [creditor] for the cancellation and avoidance of the judicial liens on their residential real estate, and for such additional or alternative relief as may be just and proper.

Dated: 11-07-2019

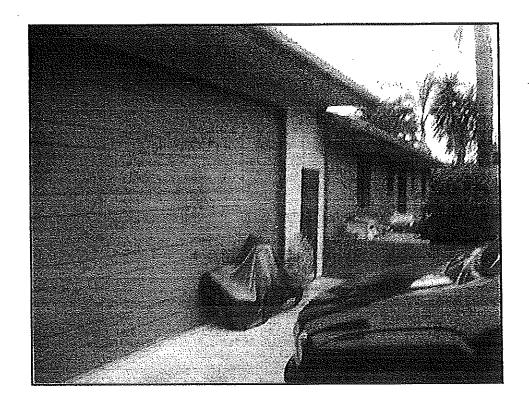
Respectfully submitted, Law Offices of Olga Nazimova

By: /s/ Olga Nazimova

Olga Nazimova, Attorney for Debtor

EXHIBIT "A"

APPRAISAL OF REAL PROPERTY



LOCATED AT

318 Mason Rd Vista, CA 92084 NLY PAR PER ROS 9189 IN LOT 34 BLK 7 TR 2187

FOR

Dalton Theresa L

OPINION OF VALUE

435,000

AS OF

06/15/2019

BY

DELUX M LAZICH Delux Appraisals INC 1656 Steeplechase PI Vista, CA 92083 (760) 519-7880 delux2323@cox.net Deáck Lazich

Main File No. 061519-11 Page #2

RE	SIDENTIAL APPR	AISAL KEPUKI		File Ho.: 081519-1
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្ទ្រ	ounly. San Diego	Legal Description: NLY PA	R PER ROS 9189 IN LOT	
AL.			Assessor's Parcel #:	170-122-45-00
	x Year: 2018 R.E. Taxes: \$ 5,640	Special Assessments: \$ 0	Borrower (4 appocable):	enant Vacant Manufactured Housing
	Current Owner of Record: Dalton There		Occupant: 🖾 Owner 🔲 T	100
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Main file No. 061519-11 Page #4

SIDENTIAL APPRAISAL REPORT	File Ho.: 061519-1
ST APPROACH TO VALUE (II developed) The Cost Approach was not	developed for this appraisal.
xida adequate information for replication of the following cost figures and calculation:	3.
pport for the opinion of size value (summary of comparable land sales or other methor	ds for estimating site value): SALES COMPARISON APPROACH IS CONSIDERED
E MOST RELIABLE METHOD OF DETERMENTS THE "MARKET VALUE". COST APP	ROACH IS GIVEN HO WEIGHT IN ESTABLISHING MARKET VALUE & SHOULD HOT BE USED
R FIRE BISURANCE CONSIDERATIONS (cost approach not reliable for insurance) EX	ACT REPLACEMENT COST SHOULD BE OBTAINED FROM A PROFESSIONAL FIRE
SURANCE COMPANY, SITE VALUE IS BASED ON ABSTRACTION METHOD, LAND T	IO VALUE RATIO APPEARS TO BE TYPICAL.
TAMATED REPRODUCTION OR 🔀 REPLACEMENT COST NEW	OPPRIORIOF SITE VALUE\$ 325,000
orce of cost data: DwellingCost	OWELENO 1,440 SQ.FL @\$ 124,90\$ 179,850
eatry rating from cost service: 3.0 Effective data of cost data: 6/15/2019	BASEMENT 768 Sq.R. @\$ 25.00 =\$ 19.20
mments on Cost Appreach (gross fiving area calculations, depreciation, etc.):	%n⊚\$ <u></u> =\$
ost data was modified using a multiplier based on the zip code 920	84.
he quality rating of 3.0 describes a property of average quality. Trace	d <u>801/022</u>
at level of construction gractice using standard materials readity	p\$
valiable from local suppliers. Built by construction personnel posses	sing Grace/Cupon 600 Sq.N. @ \$ 40.00 = \$ 24.00
verage skills. Most tract-built dwellings would fall into this category of	as Idal Estimate of Cost-New=\$ 223,05
el as averago quality one of a kind dwekings,	Less Physical Functional External
	0epreciation 111,528 =\$(111,52
	Degreciated Cost of Improvements = \$ 111,52
	"As-Is" Yaba of Sita Improvements=\$
	#\$
	t=\$
	Years Inforcated value by cost approach=\$ 436,52
COME APPROACH TO VALUE (If developed) (2) The income Approach was	not denetoped for titis appraisal.
zimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$ Indicated Value by Income Approx
immary of Income Approach (including support for market rent and GRAN):	
ROJECT INFORMATION FOR PUDB (diapplicable) The Sudject is part of	of a Psurved Unit Development.
egal Name of Project	
escribe common elements and recreational (actifies):	
	,
44	
diested Value by: Sales Comparison Approach \$ 435 nnn Cost Appr	osch (if developed) \$ 438.528 Income Approach (if developed) \$
idicated Value by: Sales Comparison Approach \$ 435,000 Cost Appr	
nal Reconceation ADEOHATE MARKET SALES WERE LOCATED TO MARK T	THE VALUE OF THE SUBJECT PROPERTY. THE DIRECT SALES COMPARISON IS GIVE
nai rococcadon <u>adequate market sales were located to mark t</u> He greatest consideration, the final value of the subject proj	
nal Reconceation ADEOHATE MARKET SALES WERE LOCATED TO MARK T	THE VALUE OF THE SUBJECT PROPERTY. THE DIRECT SALES COMPARISON IS GIVE
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Main File No. 061519-1 Page #3

RESIDENTIAL APPRAISAL REPORT File No.: 061519-1 My research 📋 did 🔀 did not reveal any prior sales or bansiers of the subject property for the three years prior to the effective data of this appraisal. Data Source(s): Fares/Realist/MLS Isl Prior Subject Sub/Transfor Analysis of sale/transfer history and/or any current agreement of sale/listing: Per public records, the Subject has no S Days: known 38-month prior transfer history, 2208 Camino Cantera transferred on 09/13/2018 for \$0 (Affidavit Price Doo #381937). It also transferred on 09/13/2018 for \$0 (Affidavit - Doo #381936). 1011 Valley Crest Dr Source(s): FARES/CRS DATA/MLS has no known 12-month prior transfer history. 1538 S Santa Fe Ave transferred on 08/13/2018 for \$0 2nd Prior Subject Sale/Transfer (Affidayil - Doo #331190), 1515 Sundse Dr has no known 12-month prior transfer history, 1042 Oak Dr Date: has no known 12-month prior transfer history, 751 Hillskie Ter has no known 12-month prior transfer history. Price: Source(s SALES COMPARISON APPROACH TO VALUE (if developed) The Sales Comparison Approach was not developed for this appraisa COMPARABLE SALE # 1 COMPARABLE SALE #2 COMPARABLE SALE # 3 FEATURE **SUBJECT** Address 318 Mason Rd 1011 Valley Crest Dr 1538 S Sarka Fe Ave 2208 Camino Cantera Visla, CA 92084 Visla, CA 92084 Vista, CA 92084 Vista, CA 92084 Proximity to Subject 2.33 mäes E 4.53 miles SE 4.83 miles SE Sale Price 415,000 507,500 450,000 Sale PYC4'GLA 274.47 /sqft 334.10/sqft 326.09/sqft /92 R Sandicor#180058526;DOM 151 Sandicor#180044753,DOM 9 Sandicor#180059772;DOM 3 Data Source(s) INSPECTION Verification Source(s) FARES/NOC/MLS Doc#381938,Realst 09/13/2018 Doc #489589;Realst 11/27/2018 Doc #139306;Realist 04/17/2019 VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(·) \$ Adjust DESCRIPTION +{·} \$ kdjust DESCRIPTION +(-) \$ Adjust AmLlh Sales or Anancing ArmLih Amulh Concessions Cash;20000 -20,000 VA:10500 -10,600 Conv.0 s04/19;c03/19 Date of Sale/Time \$11800;81160\$ 0|s11/18;o10/18 Rights Appraised Fee Simple Fee Simple Fee Simple Fee Simple Location Residential Residential Residential Residential Sita 23,958 sf 1.17 80 23958 sf 12632 sf +20,000 Vr. K Vatev Valley Valley Valey Design (Style) Ranch Ranch Ranch Rench Quality of Construction Average Average Average Averaga Age 46 47 Condition -25,000 Falr Fair Average -25,000Average Total Barns Baths Total Edition - छडीन Above Grade Total Borns Barra Total Brims Baths Room Count 5 2 1.0 2.0 5 2 20 +20,000 5 2 5 2 20 Gross Uving Area 1,440 59 1 1,519 sq ft 1,512 571 1,380 \$0.1 Basement & Rhished Osf Osf 120 Osf Rooms Below Grade Functional Utility CONFORMING CONFORMING CONFORMING CONFORMING Heating/Cooling FAU, NONE FAU, NONE FAU, NONE FAU, NONE Energy Efficient Items None None None None Garage/Carport 2ga2dw 2gd2dw 2gd2dw 2ga2dw Porth/PatorDeci Porch/Patio Slab;Deck Slab;Deck PorchyPatio POOL & SPA None None None None APIL# 170-122-45-00 172-200-06-00 181-242-20-00 183-073-35-00 []+ []· □ + 図 -□ + Ø · -5,000 Net Adjustment (Total) -35,500 Adjusted Sale Price of Comparables 445,000 415,000 472,000 Summary of Sales Comparison Approach COMPARABLES ARE CHOSEN FOR BEING MOST SIMILAR IN LOCATION, CONDITION, APPEAL, DESIGN AND STYLE, OVERALL CONDITION AND IMPROVEMENTS. ALL COMPS ARE ALSO FOUND TO BE THE MOST SIMILAR AND THE MOST RECENT IN SALES INFORMATION AVAILABLE. THE SUBJECT PROPERTY APPEARS TO BE FULLY COMPATIBLE WITH THE AREA IN WHICH IT IS LOCATED LOT SQUARE FOOTAGE ADJUSTMENTS ARE MADE AT \$2.00 PER FOOT WHEN USABLE LOT DIFFERENCE IS GREATER THAN 2,000 SQ. FT. NO TIME ADJUSTMENTS WERE GIVEN TO COMPARABLES THAT HAVE CLOSED ESCROW WITHIN 8 MONTHS PRIOR TO THE EFFECTIVE DATE OF THE APPRAISAL DUE TO STABILIZING VALUES FOR THAT TIME PERIOD, THIS RATE IS DERIVED BY PERFORMING A MARKET ANALYSIS FOR THE PAST 12 MONTHS USING HOMES THAT WOULD BE COMPARABLE TO THE SUBJECT. Indicated Value by Sales Comparison Approach \$ 435,000

Main Fie No. 061519-11 Page #6

÷	Supplemental Addendum	Fie No. 081519-1
Lender		
Property Address 318 Mason Rd		
City Vista	County San Diego	Sulo CA Zo Codo 92084
Borrower		

SKETCH FOR THIS APPRAISAL SHOWS APPROXIMATE DIMENSIONS OF DWELLING, SIZE HAS POSSIBLE STANDARD OF DEVIATION GREATER OR LESS THEN SKETCH'S GROSS LIVING AREA. SIZE IS NOT GUARANTEED, DUE TO ROUNDING TO THE NEAREST SO.FT. ON THE EXTERIOR & INTERIOR WALLS WHEN NECESSARY. (AS NOTED ON LIMITING CONDITION #2 ON PAGE 4 OF THE U.R.A.R)

"CONDITION OF APPRAISAL: ALTHOUGH A WALK-THROUGH INSPECTION HAS BEEN PREFORMED, THE APPRAISER IS NOT AN EXPERT IN THE FIELD OF BUILDING INSPECTION, STRUCTURAL ENGINEERING, PEST CONTROL, HAZARDOUS WASTE DETECTION, AND SOILS ENGINEERING, NO WARRANTY IS GIVEN IN REGARDS TO THOSE ELEMENTS AND EXPERTS IN THE RELATED FIELDS SHOULD BE CONSULTED IF DESIRED. THE APPRAISAL WAS PREPARED FOR LENDING PURPOSES AND DOES NOT CONSTITUTE AN EXPERT INSPECTION OF THE PROPERTY. RELIANCE ON THIS APPRAISAL IS LIMITED TO THE NAMED CLIENT, VALUATION IS BASED ON CURRENT MARKET CONDITIONS AS OF THE DATE OF INSPECTION OF THE SUBJECT PROPERTY. THE APPRAISER ASSUMES NO RESPONSIBILITY FOR DETRIMENTAL PHYSICAL, FUNCTIONAL, EXTERNAL OR ECONOMIC FACTORS TRANSPIRING AFTER THE DATE OF INSPECTION. THE DIGITAL SIGNATURES CONTAINED ON THIS APPRAISAL ARE PASSWORD PROTECTED AND ONLY THE APPRAISER(S) SIGNING THE APPRAISAL MAINTAIN CONTROL OF THE SIGNATURE(S) AND THE PROTECTING SECURITY DEVICES.

THE READILY OBSERVABLE EXTERIOR AND INTERIOR AREAS OF THE SUBJECT PROPERTY WERE INSPECTED. IF THE PROPERTY WAS FURNISHED AT THE TIME OF INSPECTION, NO FURNISHINGS, RUGS, OR OTHER PERSONAL PROPERTY WERE MOVED OR INCLUDED IN THE FINAL ESTIMATION OF VALUE. THE CONDITION OF THE ROOF WAS BASED ON WHAT WAS VISIBLE AND OBSERVABLE FROM GROUND LEVEL.

I HAVE NOT BEEN PROVIDED WITH ANY DOCUMENTATION REVEALING ANY PHYSICAL DEFICIENCIES AND HAVE REPORTED ONLY APPARENT ADVERSE CONDITIONS. BORROWER AND/OR CLIENT MAY NOT RELY ON THIS REPORT FOR STRUCTURAL CONDITIONS THAT MAY EXIST AND IS ENCOURAGED TO OBTAIN A HOME INSPECTION BY A PROFESSIONAL HOME INSPECTOR TO DETERMINE IF PROBLEMS EXIST. SEE LIMITING CONDITION #5.

THE FINDINGS ARE BASED ON OBSERVABLE CONDITIONS NOTED AT THE TIME OF THE INSPECTION AND OTHER CONDITIONS KNOWN TO EXIST AT THE TIME OF THE APPRAISAL. I AM NOT A LICENSED BUILDING CONTRACTOR OR PROFESSIONAL BUILDING/HOME INSPECTOR. I AM NOT QUALIFIED TO SURVEY OR ANALYZE PHYSICAL ITEMS THAT ARE NOT READILY VISIBLE. IF ANY PARTIES IN THIS TRANSACTION HAVE QUESTIONS OR CONCERNS REGARDING ANY MECHANICAL OR STRUCTURAL PHYSICAL PROBLEMS, CONDITIONS, INFESTATION, CONTAMINATION OR OTHER ISSUES REGARDING THE SUBJECT PROPERTY, AN EXPERT IN THE FIELD OF THAT SPECIALTY SHOULD BE CONSULTED. THIS IS NOT A HOME INSPECTION AND DOES NOT OFFER ANY GUARANTEE AGAINST ANY STRUCTURAL DEFECTS. IF ANY PARTY WISHES TO BE SO INFORMED, CONTACT THE APPROPRIATE PROPERSIONAL

THE ROUTINE INSPECTION OF THE PROPERTY AND ANY IMPROVEMENTS IS FOR PURPOSES OF ESTABLISHING THE MARKET VALUE OF THE PROPERTY. THE PROPERTY "INSPECTION" IS REALLY MORE OF AN "OBSERVATION". IT IS NOT REGARDED AS A FULL PROPERTY INSPECTION OF THE TYPE INTENDED TO REVEAL DEFECTS IN MECHANICAL SYSTEMS, STRUCTURAL INTEGRITY, ROOFING, SIDING, OR ANY OTHER PROPERTY COMPONENT. THE APPRAISER CLAIMS NO SPECIAL EXPERTISE IN THESE AREAS, NOR IS THE APPRAISER AN EXPERT REGARDING ISSUES RELATED TO FOUNDATION SETTLEMENT, WOOD DESTROYING INSECTS, RADON GAS, OR LEAD BASED PAINT.

NO ADVERSE ENVIRONMENTAL OR HAZARDOUS CONDITIONS WERE NOTED IN OR AROUND THE SUBJECT PROPERTY, WHICH WERE OBVIOUS OR VISUALLY DETECTABLE TO THIS APPRAISER. AS NOTED IN LIMITING CONDITIONS #5.

-LEAD BASED PAINT DISCLOSURE: APPRAISER DOES NOT KNOW IF THE PAINT USED ON THE SUBJECT PROPERTY WAS MADE PRIOR TO 1978 THERE MAY OR MAY NOT CONTAIN LEAD BASED PAINT AND/OR OTHER HAZARDOUS SUBSTANCES ON THE SUBJECT PROPERTY. THE CLIENT IS HEREBY NOTIFIED THAT THE APPRAISER IS NOT QUALIFIED TO DETECT THESE SUBSTANCES AND THAT IS BEYOND THE SCOPE OF THIS APPRAISAL, TO ASCERTAIN THE PRESENCE OF LEAD BASED PAINT AND/OR OTHER HAZARDOUS SUBSTANCES THAT MAY BE PRESENT IN THE SUBJECT PROPERTY. THE CLIENT IS ADVISED TO CONSULT A QUALIFIED EXPERT(S) IN THE DETECTION OF LEAD BASED PAINT AND/OR OTHER HAZARDOUS SUBSTANCES IF FURTHER INFORMATION IS DESIREO.

APPRAISER HAS THE RIGHT TO CORRECT ANY DISCOVERED ERRORS. THE LIABILITY OF DELUX APPRAISALS AND/OR ITS APPRAISERS IS LIMITED TO THE CLIENT (AS STATED IN THE REPORT) ONLY. FURTHERMORE, THERE IS NO ACCOUNTABILITY, OBLIGATION OR LIABILITY TO ANY THIRD PARTY. IF THIS REPORT IS DISSEMINATED TO ANY OTHER PARTY OTHER THAN THE CLIENT, THE CLIENT WILL MAKE THE THIRD PARTY AWARE OF ALL LIMITING CONDITIONS (PAGE 4 OF THE U.R.A.R. THEY MUST BE READ BY THE CLIENT), ASSUMPTIONS AND ALL RELATED DISCUSSIONS CONCERNING THE ASSIGNMENT. THE APPRAISER WILL NOT BE RESPONSIBLE FOR ANY COST INCURRED TO DISCOVER OR CORRECT ANY DEFICIENCIES OF ANY TYPE PRESENT IN/OR AROUND THE SUBJECT PROPERTY (PHYSICALLY, FINANCIALLY AND/OR LEGALLY).

-ELECTRONIC SIGNATURE AND PHOTO COMMENTS
THIS APPRAISAL REPORT CONTAINS ELECTRONIC IMAGES AND/OR ELECTRONIC SIGNATURES. FANNIE MAE
GUIDELINES INDICATE THAT THE PHOTOGRAPHS MUST BE CLEAR AND DESCRIPTIVE IN EITHER BLACK AND WHITE
OR COLOR. THE PHOTOGRAPHS MUST BE ORIGINALS THAT ARE PRODUCED EITHER BY PHOTOGRAPHY OR
ELECTRONIC IMAGING. (FANNIE MAE PROPERTY AND APPRAISAL ANALYSIS - APPRAISAL DOCUMENTATION AND
CERTIFICATIONS SECTION 204).

THIS APPRAISAL REPORT CONTAINS ELECTRONIC SIGNATURES, THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (USPAP) STATEMENT NO. 8 (SMT-8) STATES THAT MEASURES MUST BE TAKEN TO INSURE THE INTEGRITY OF THE ELECTRONIC SIGNATURE. THE APPRAISER MUST AFFIX HIS OWN SIGNATURE TO THE REPORT AND HE/SHE ALONE HAS THE PASSWORD. ELECTRONICALLY AFFIXING A SIGNATURE TO A REPORT CARRIES THE SAME LEVEL OF AUTHENTICITY AND RESPONSIBILITY AS AN INK SIGNATURE ON A PAPER COPY REPORT.

THE USPAP AND FANHIE MAE GUIDELINES HAVE BEEN FOLLOWED IN THE APPLICATION OF BOTH PHOTOGRAPHS

Main File No. 061519-11 Page #5

DDITIONAL FEATURE	SUBJECT	COMPARABLE S	ALE #4	COMPARABLE S		ie Ho.; 061519-1 COMPARABLE S	ALE#6
Address 318 Mason R	d	1515 Sundse Dr		1042 Oak Dr		751 Hilside Ter	
Vista, CA 920	X84	Viste, CA 92084		Visla, CA 92084		Vista, CA 92084	
rodnity to Subject		3.60 miles SE		2.33 miles SE		2.45 miles S	
Sale Price	\$	\$	500,000		507,500	\$	399,0
Salo Prico/GLA	\$ /sq ft		(400)	\$ 307.95/sqft.	1	\$ 328.51 /sqft	0 00111
Dala Source(s) Verification Source(s)	INSPECTION	Sandicor#18003874		Sandicor#18003710		Sandicor#19003325 olp\$399,000 Sandic	
VALUE ADJUSTMENTS	FARESANDC/MLS DESCRIPTION	DESCRIPTION	+(·) \$ Anjust.	DESCRIPTION	+(·) \$ Adjust.	DESCRIPTION	+(·) \$ Adju
Sales or financing	OLOUNA HON	Amilih	T() V Rapisc	ArmLth	717 9 rapsc	Listing	*(19 no)0
Concessions		Conv.0	o	Conv.5250	-5.250	Adive:0	
Date of Sale/Time		s09/18;c08/18		s09/18;c08/18		Active	
tights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
noisso	Residential	Residential		Residential		Residential	
Sita	23,958 sl	14756 sl		13701 st	+20,000	18552 sf	+20,0
бен	Valley	Valley		N,Res;		N;Res;	
Design (Style)	Ranch	Ranch		Ranch	<u> </u>	Ranch	
Duality of Construction Age	Average 36	Average 69		Average 60	 	Average 74	
Condition	56 F원(Average		Good	ļ°	Fali	
Aboye Grade	Total Soms Saths	Total Borns Battes		Total 8drms Baths		Total Borms Baths	
Room Count	5 2 2.0	5 2 3.0	-20,000		+10,000		
Gross Llving Area	1,440 sq.ft	1,596 sqft	-11,700			1,222 89.ft	+16,3
Basement & Finished	Osf	0sf		Osf		0sf	
Rooms Below Grada					ļ		
functional Utility	CONFORMING	CONFORMING		CONFORMING	<u> </u>	CONFORMING	
leading/Cooling	FAU;NONE	FAU,NONE		FAU;CIAIr	-10,000	NoHeal;NoAC	+5,0
Energy Efficient Items Garage/Carport	None 2ga2dw	None 2gd2dw		None 2ga2dw	ļ	None 4gd4dw	-5,0
Porch/Patio/Deck	Slab;Deck	PorcivPatio		Porch/Pallo	<u> </u>	PorcivPatio	-97
POOL & SPA	None	None	· · · · · · · · · · · · · · · · · · ·	None	<u>`</u>	None	
APH#	170-122-45-00	180-032-01-00		173-260-14-00		175-370-19-00	
					ł. ———		
Net Adjustment (Total)	200,000,000,000,000			i .			
		F F3 1 67 1 16	44 700		060		10.1
		_	-11,700	to the secretarial section in a	-850	⊠+ □ · \$	36,3
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Vojusted Sale Price of Comparables	in Parana				,	ATHERTS VERY Y	

Main Fle No. 061519-11 Page #8)

	USPAP Com	pliance Addendum	Loan # File # 061519-1
Lender			
Property Address 318 Mason		N. G. Bl.	Cub CA To Code 02004
City Visla	Coun	Ny San Diego	\$1970 CA 700 Code 92084
Bouowar			
APPRAISAL AND REPORT This Appraisal Report is one of the			ANNALOS CARROS ANO
Approleti Report Restricted Approleti Report	This report was prepared in accordance with the This report was prepared in accordance with the imanded user of this report is timited to the ident eithe opinions and conclusions set forth in the re	requirements of the Restricted Appreisal Rep Fied client. This is a Restricted Appreisal Rep	ol USPAP Standards Rure 2-2(e). port option of USPAP Standards Rufe 2-2(b). The cort and the retionals for how the appraises arrived the additional information in the appraiser's workfile.
,			
ADDITIONAL CERTIFICATI Icentify that, to the best of my low 1 The statements of fact conte			
	is, and conclusions are Emited only by the reporter	d assumptions and allo my personal, impartial	l, and unbiased professional analyses,
	nessal or prospective interstin the property that	le the subject of this report and no for specifi	ed) personal interest with respect to the
4 Thays no bias with respect t	o the property that is the subject of this report or th	e parties involved with this assignment	
	gament was not contingent upon developing of tep		
My compensation for compl	eting this assignment is not contingent upon the d the value opinion, the attainment of a supulated rus	avelopment or reporting of a precetamined	valua or direction in value that favora the causa directly related to the intended use of
 My analyses, opinions, and 	conclusions were developed and this report has b	een prepared, in conformity with the Uniform	Standards of Professional Appreisal Practice.
1 ' '	of to etnementages with the requirements of the		· ·
preceding acceptance of the PROPERTY INSPECTION. 1 have NOT made a personal in APPRAISAL ASSISTANCE Unless otherwise noted, no one	, as an appraiser or in another capacity, regarding is assignment. Those services are described in the altrespection of the property that is the subject of the spection of the property that is the subject of this r	a commenta balow. Vareport. eport. ance to the poison signing this certification. I	
named), or any other third the fender has influenced	s requiring disclosure end/or eny state mandated of Loady actions as John Venture partner, Ind	lependent contractor, appraisal man int, reporting, result, or review of this	officer or agent of the lender (or client egement company, or partner on behalf of easignment through coercion, extortion.
	EXPOSURE TIME FOR THE SUBJECT PA	OPERTY	
A reasonable marketing to A reasonable exposure to		day(s) utilizing market conditions pertine day(s).	nt to the appraisa assignment
APPRAISER		SUPERIVISION AWARE	ish (one if heddine)
Signature C	·(v/s	Signature	
Name DELUX M L/	AZICÍ (Hena	
	8/2019	Date of Signature	
State Centification # ARO	33347	State Certification #	
ce State License a		or State Licenso #	
State CA Evolution Date of Certification	on or Ucenso <u>03/11/2020</u>	Expiration Date of Certification	nor licensa
ma-indistrant di descritera	NAST I II AND	Supervisory Appreiser Inspec	ton of Subject Property
Effective Date of Appraisal	06/16/2019	Did Not Deterior-	only from Street Thistor and Exterior

Main File No. 061519-11 Page #7]

(IF APPLICABLE) AND ELECTRONIC SIGNATURES IN THE ATTACHED REPORT.

-WARNINGS TO UNINTENDED USERS:

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR THE OWNER OF THE SUBJECT PROPERTY, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

REGARDLESS OF WHO PAYS FOR THIS APPRAISAL, THE INTENDED USER IS THE LENDER/CLIENT STATED ON PAGE 1 OF THE URAR ONLY, IN THIS CASE THE OWNER OF THE SUBJECT PROPERTY. THE SCOPE OF WORK IN THIS APPRAISAL HAS BEEN CUSTOMIZED FOR THE INTENDED USER. IT MAY BE INAPPROPRIATE FOR OTHER USERS AND PUT THEM IN JEOPARDY. THEREFORE, REGARDLESS OF THE MEANS OF POSSESSION OF THIS REPORT, THIS APPRAISAL MAY NOT BE USED OR RELIED ON BY ANYONE OTHER THEN THE STATED INTENDED USER. THE APPRAISER, APPRAISAL FIRM AND RELATED PARTIES ASSUME NO OBLIGATION, LIABILITY, OR ACCOUNTABILITY TO ANY THIRD PARTY. IF YOU ARE NOT THE STATED INTENDED USER CONTACT OUR OFFICE TO HAVE AN APPRAISAL CUSTOMIZED FOR YOUR NEEDS.

THE APPRAISER ASSUMES THAT THERE ARE NO HIDDEN OR UNAPPARENT CONDITIONS OF THE PROPERTY, SUBSOIL OR STRUCTURES WHICH WOULD RENDER IT MORE OR LESS VALUABLE. THE APPRAISER ASSUMES NO RESPONSIBILITY FOR SUCH CONDITIONS OR FOR ENGINEERING WHICH MIGHT BE REQUIRED TO DISCOVER SUCH FACTORS. IF THE LENDERCLIENT OR BORROWER HAVE ANY QUESTIONS REGARDING THESE ITEMS, IT IS THEIR RESPONSIBILITY TO ORDER THE APPROPRIATE INSPECTIONS BY A LICENSED CONTRACTOR OR HOME INSPECTOR. THIS REPORT IS NOT A HOME INSPECTION AND THE APPRAISER ASSUMES NO RESPONSIBILITY FOR THESE ITEMS, NO PARTY MAY RELY ON THIS DOCUMENT WITHOUT POSSESSING THE COMPLETE 6 PAGES OF THE REPORT PLUS ALL EXHIBITS. THE SCOPE OF WORK COMPLETED WAS APPROPRIATE FOR THE NAMED CLIENT AND ANY INTENDED USES, BUT MAY NOT BE APPROPRIATE FOR OTHER THIRD PARTY USERS, SUCH AS THE BORROWERS OR PROPERTY OWNERS. THE CLIENT MAY USE THIS APPRAISAL FOR A SINGLE LOAN DETERMINATION ONLY (1 TIME USE). (SEE ADDENDUM STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS ON PAGE 4 OF THE U.R.A.R. THEY MUST BE READ BY ANY CLIENT OR BORROWER IN POSSESION OF THIS APPRAISAL REPORT)

THIS IS A COMPLETE SUMMARY APPRAISAL REPORT INTENDED FOR USE BY THE CLIENTALENDER TO ESTABLISH A CURRENT MARKET VALUE FOR THE SUBJECT PROPERTY AND IS NOT MEANT FOR A LENDING TRANSACTION. THIS REPORT IS NOT INTENDED FOR ANY OTHER USE OR USER AND IS CONSIDERED NOT RELIABLE FOR ANY OTHER PURPOSES, WITH OUT WRITTEN CONSENT OF APPRAISER(S)

I HAVE BEEN APPRAISING SAN DIEGO COUNTY SINCE 2002 WITH A LARGE PORTION OF THAT EXPERIENCE LOCATED IN THE SUBJECTS MARKET AREA AND I AM VERY FAMILIAR WITH THE VARIED NEIGHBORHOODS WITHIN THE CITY OF VISTA. THE SUBJECT IS A TYPICAL PROPERTY FOR THIS AREA. I HAVE CONDUCTED A LARGE NUMBER OF APPRAISALS ON PROPERTIES SUCH AS THIS AND I AM CONFIDENT THAT I AM QUALIFIED TO CONDUCT THIS APPRAISAL. ALTHOUGH DISCONTINUED, I HAVE PREPARED THIS APPRAISAL IN COMPLANCE WITH THE HOME VALUATION CODE OF CONDUCT AND HAVE NOT PERFORMED, PARTICIPATED IN, OR BEEN ASSOCIATED WITH ANY ACTIVITY IN VIOLATION OF THE CODE. I HAVE PERFORMED NO OTHER SERVICES, AS AN APPRAISER OR IN ANY OTHER CAPACITY, REGARDING THE PROPERTY THAT IS THE SUBJECT OF THE WORK UNDER REVIEW WITHIN THE THREE YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS ASSIGNMENT.

DATABASE ABBREVIATIONS:

MLS - MULTIPLE LISTING SERVICE - SANDICOR MLS SERVICE IS USED AS THE DATA SOURCE FOR MLS UNLESS STATED OTHERWISE. SANDICOR COVERS ALL OF SAN DIEGO COUNTY, WWW.SANDICOR.COM

FARES - FIRST AMERICAN REAL ESTATE SOLUTIONS BY CORE LOGIC

NDC- NATIONAL DATA COLLECTIVE

IN ADDITION TO RESEARCH PERFORMED, DATAQUICK IS ALSO USED A SOURCE FOR OVERALL MARKET TRENDS IN ZIP CODES PERTAINING TO SOUTHERN CALIFORNIA. THE FIGURES LISTED ON DATAQUICK APPLY TO THE TOTAL NUMBER OF SALES IN A PARTICULAR ZIP CODE REGARDLESS OF SIZE OVER THE PAST 12 MONTHS. THIS DATA SOURCE IS USED IN AS AN ADDITIONAL RESOURCE AND TO LEND SUPPORT FOR ANY MARKET TRENDS CITED IN THE REPORT, http://www.dqnews.com/

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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

03

Exwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been appraised from "stock" standards.

O/

Owellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

05

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with kexpensive, stock materials with limited refinements and upgrades.

08

Dwellings with this quality rating are of basic quality and lower cost, some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Rot Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is "Not Updated" may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathlub, or bathroom tile), relocation of plumbing/gas futures/appliances, significant structural alterations (relocating walls, and/or the addition of) square foolage). This world include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a tollet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3,2 indicates three full baths and two half baths.

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Fiello. 061519-1

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannia Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

Cf

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

02

The improvements feature no deterred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

64

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been eddressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deterred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall triability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the tack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

¢8

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

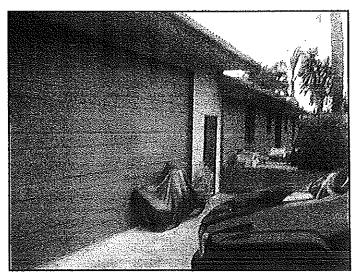
Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality bact developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UAD Version 9/2011 (Updated 1/2014)

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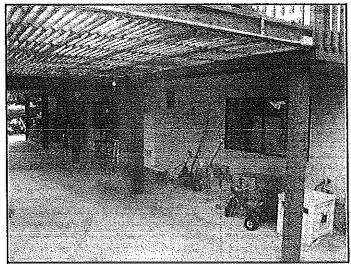
Subject Photo Page

Lander	·			
Property Address	318 Mason Rd			
City	Vista	County San Diego State	e CA	Zo Coda 92084
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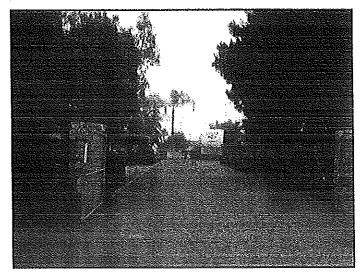


Subject Front

| 318 Mason Rd | Sites Price | Gross Ll/ng Area | 1,440 | Total Rooms | 6 | Total Reshrooms | 2.0 | Location | Residential View | Valley | Site | 23,958 st | Questy | Average | Age | 36 | Location | Average | Age | A



Subject Rear



Subject Street

Main file No. 06(519-1] Page #11)

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
Adiret	Adissants Dadi	Area, Sito
AdjPrk AdjPwr	Adjacent to Park Adjacent to Power Lines	Location Location
ArmUh	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
8	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	8edroom	Basement & Finished Rooms Below Grade
DsyRđ	Busy Road Contracted Date	Location
Cash	Cash	Date of Sale/Time
Comm	Commercial influence	Sale or Financing Concessions Location
Conv	Conventional	Sale of Financing Concessions
ср	Garport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtySir	City Street View	View
CV	Covered	Garage/Carport
DOM DT	Days On Market Detached Structure	Data Sources
qA.	Driveway Driveway	Design (Style) Garage/Carport
0 W	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Anancing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
9	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd OVO	Detached Garage	Garage/Carport
GlfCse Glfvw	Golf Course View	Location View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
In	Interior Only States	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght MR	Limited Sight Mid-rise	View
Min	Mountain View	Design (Style) View
N	Neutral Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Psbl	Pastoral View Power Lines	View
PwrLn PubTm	Public Transportation	View Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale of Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or financing Concessions
П	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s SD	Selfement Date Semi-detached Structure	Date of Sale/Time
Short	Short Sale	Design (Style) Sale or Financing Concessions
st	Square Feel	Area, Site, Basement
sgm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wa	Water View Water Frontage	View Location
	Walk Up Basement	Basement & Finished Rooms Below Grade
I WB		Dassarian & ransago noonis below Grade
TARES	Ekst American Real Estata Scarforca	
FARES	First American Real Estate Solutions National Data Colective	
	Past American Real Estate Solutions National Data Colective Multiple Listing Service	Data Sources Data Sources
TARIES NOC	National Data Collective	Data Sources Data Sources Vew Amenity
FATIES NOC MUS	National Data Collecting Multiple Listing Service	Oala Sources Dala Sources

UAD Version 9/2011 (Updated 1/2014)

Main File No. 061519-11 Page #14

Subject Interior Photo Page

Lender							:3
Property Address	318 Mason Rd						
City	Visla	County San Diego	State	CA	Zo Coda	92084	
Botower							



Subject Interior - FR

 318 Mason Rd

 Sales Prize

 Coss Lifrig Area
 1,440

 Total Bostnoms
 5

 Total Bathrooms
 2

 Location
 Residential

 Yew
 Valey

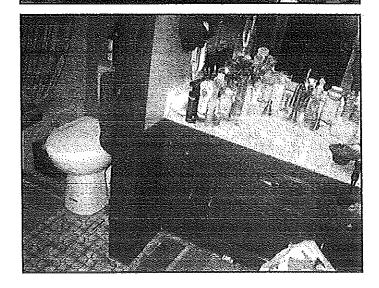
 Ste
 23,958 sf

 Quistry
 Average

 Age
 36



Subject interior-Dining

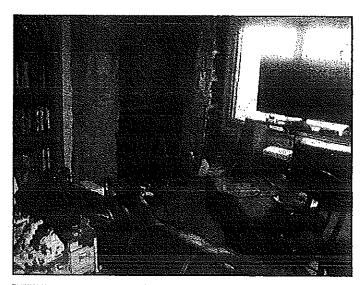


Subject Interior - BA

Main File No. 061619-11 Page #13

Subject Interior Photo Page

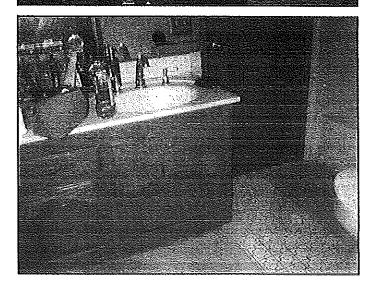
Lender		···	// / / / / / / / / / / / / / / / / / /	
Property Address	318 Mason Rd			
City	Vista	County San Diego	Slate CA	Zp Code 92084
8отожег				



Subject Interior - LR
318 Mason Rd
Sales Price
Gross Living Area
Total Rooms 5
Total Bedricorns 2 Total Bathrooms 2.0 Residential Valley 23,958 st Average Location View Size Quality Aga



Subject Interior - KIT

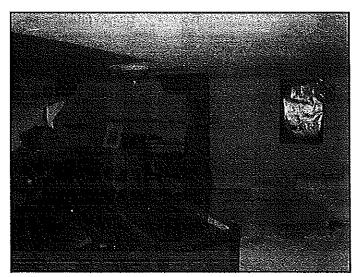


Subject Interior - BA

Sain Fie No. 061519-11 Page #16

Subject Interior Photo Page

Lender				
Property Address 31	18 Mason Rd			
City y	isla	County San Diego	State CA	შე წინა 92084
Вотожег				



Subject Interior

318 Mason Rd
Sales Price
Gross Ulring Area
Total Redrooms
Total Bedrooms
Total Be

BASEMENT



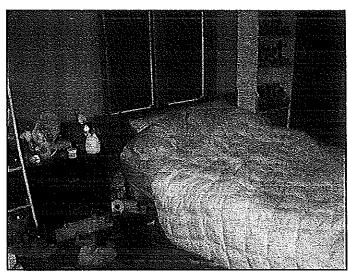
Subject Interior

BASEMENT

Main File No. 061519-11 Page #15)

Subject Interior Photo Page

Lender	•			
Property Addre	iss 318 Mason Rd			
City	Vista	County San Diego	State CA	Zo Coda 92084
Воложег				



Subject Interior - BR

318 Mason Rd
Sales Price
Goss Living Avea
Total Bostnooms
Total Bostnooms
Total Bostnooms
Location
Vew
Valley
Side
23,958 sf
Ouatry
Average
Age
38

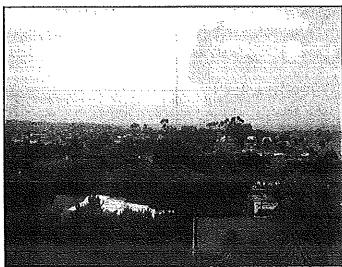


Subject Interior - BR

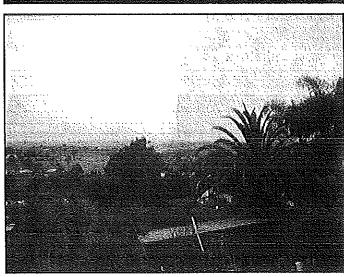
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PHOTOGRAPH ADDENDUM

Lender				
Property Address	318 Mason Rd			
City	Visla	County San Olego State	CA	Zp Coda 92084
Вотожег				



SUBJECT PROPERTY VIEW

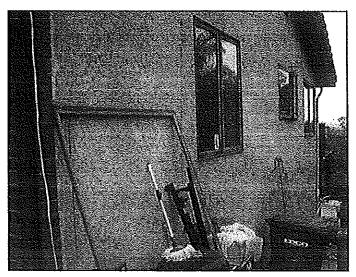


SUBJECT PROPERTY VIEW

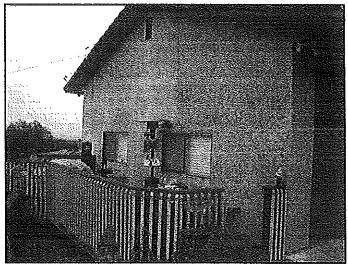
Nain File No. 061519-11 Page #17

PHOTOGRAPH ADDENDUM

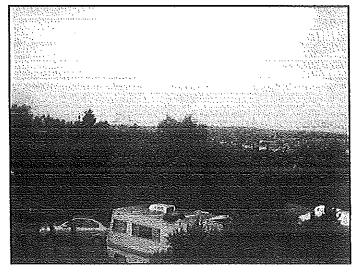
Lender			
Property Address	318 Mason Rd		
City	Visla	County San Diego State CA Zp Code	92084
Вотожег			



SUBJECT PROPERTY SIDE VIEW



SUBJECT PROPERTY SIDE VIEW

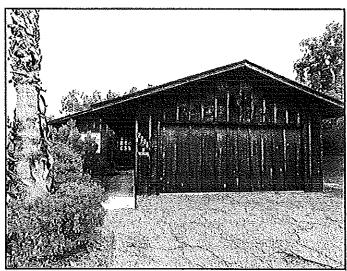


SUBJECT PROPERTY VIEW

Main file No. 061619-11 Page #19

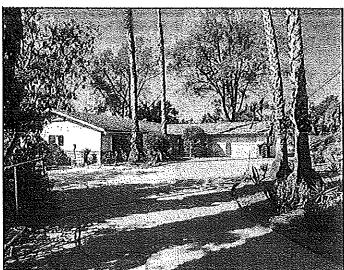
Comparable Photo Page

Lender				
Proceety Addo	889 318 Mason Rd			
City	Vista	County San Diego	State CA	Zp Cod+ 92084
Воложег				·



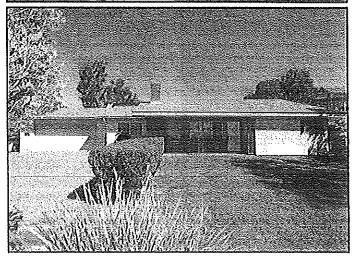
Comparable 1

2208 Camino Cantera Proc to Subject 2.33 miles E Sale Price 415,000 Gross Llying Area Total Rooms 1,512 Total Bedrooms Total Bathrooms 1.0 Residential Location Vew Valley Site 1.17 ac Quality Average 60A 46



Comparable 2

1011 Valley Crest Dr Proc to Subject 4.83 miles SE Sala Price 507,500 Gross Living Area 1,519 Total Rooms Total Bedrooms Total Bathrooms 2.0 Location Residential Valley 23958 sf Average Ven Sita Quality Age 47



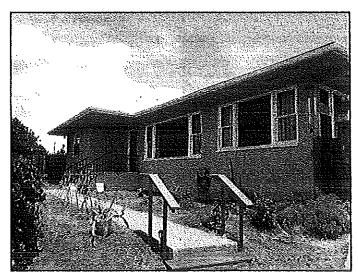
Comparable 3

1538 S Santa Fe Ave Prox to Subject Sale Price Gross Living Area 4,53 mtes S€ 450,000 1,380 Total Booms Total Bedrooms Total Bathrooms 2.0 Location Residential Yew Valey 12832 st Costy Average Age 47

Main File No. 061519-11 Page #20

Comparable Photo Page

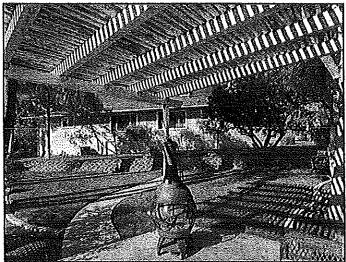
Lender						
Property Address	318 Mason Rd					
City	Visla	County Sen Diego Sta	'a CA	Zp Coda	92084	
Вотомег						



Comparable 4

1515 Sundse Dr Proc to Subject 3.60 miles SE Sale Price 500,000 Gross LMng Area 1,596 Total Redrooms Total Bathrooms 3.0

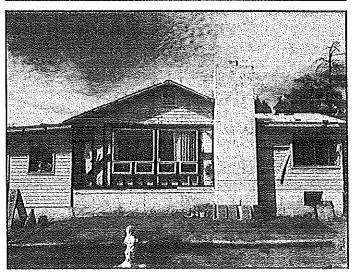
Location Residential Valley 14758 sf Average Vew Sita Ovaity Aga 69



Comparable 5

1042 Oak Dr Proc to Subject 2.33 młes SE Sale Price 507,500 Gross Living Area 1,648 Total Rooms Total Bedrooms Total Bathrooms 1.1 Residential Location Ven N.Res; 13701 sf Site

Ousity Average 60 Aga



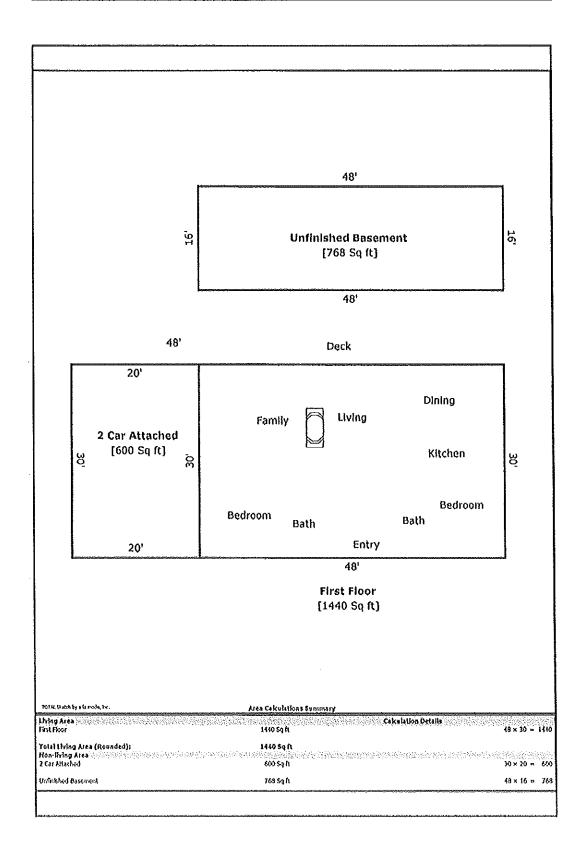
Comparable 6

751 Hitside Ter Prox to Subject 2.45 miles S Sata Prica Gross Living Area 399,000 1,222 Total Rooms Total Bedrooms Total Bathrooms 2.0 teczóm Residential N,Res; 16552 sl Ven Sign Quality Average

Main Fila No. 061519-11 Page #21

Building Sketch

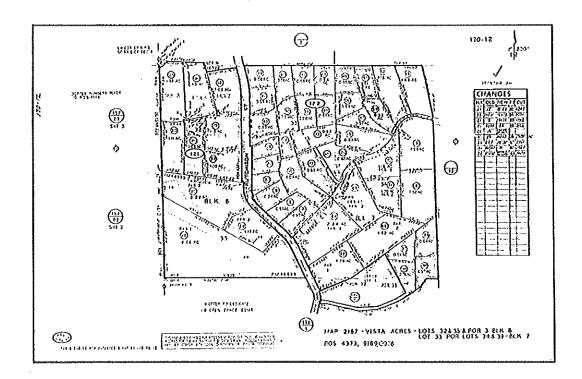
Tender			
Property Address	318 Mason Rd		
City	Vista	County San Diego State CA To Cod	92084
Воложег			



Main file No. 061519-11 Page #22

Plat Map

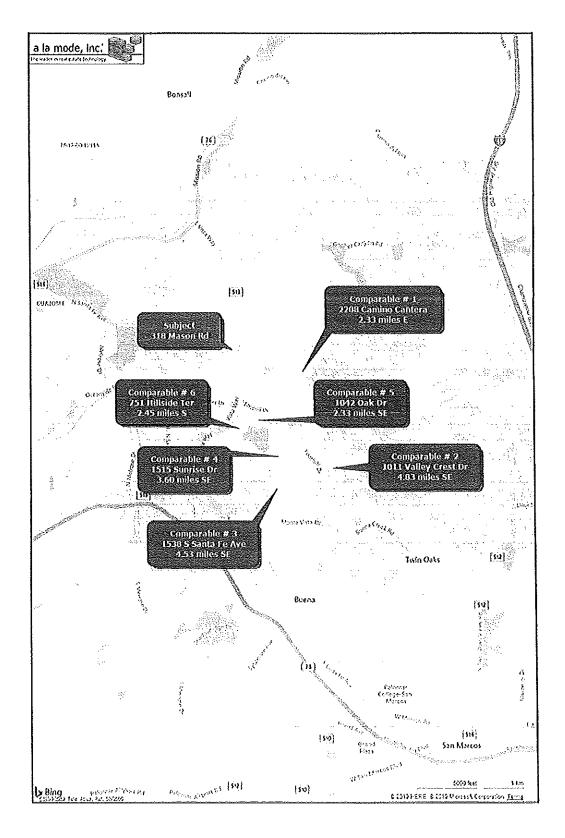
Lender							
Property Address	318 Mason Rd						
City	Visla	County San Olego	State	CA	Zp Code	92084	
Воложег							

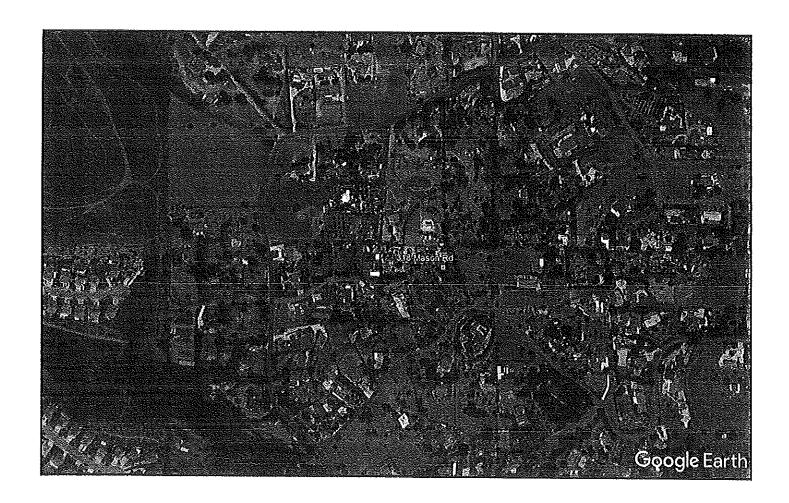


Main File No. 081519-11 Page #23

Location Map

Lexie			
Property Addres	\$ 318 Mason Rd		
City	Vista	County San Diego State CA Zp Code	92084
Bottower			





Main File No. 061619-11 Page #26

E&O Insurance





LIA Administrators & Insurance Services APPRAISAL AND VALUATION PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

ASPEN AMERICAN INSURANCE COMPANY (A stock insurance company berein called the "Company") 175 Copital IIIvd. Suito 100 Rocky Hill, CT 06067 Date Issuel Policy Number Previous Policy Number 01/11/2018 AA(0),5420-03 AA1003420-02 THIS IS A CLAMIS MADE AND REPORTED FOR IT. COVERAGE IS FIMILED FOLICIABLE BY THE ONLY THONE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE PETROACTIVE BATE AND REPORT THE FIND OF THE POLICY PERIOD, PLEASE READ THE POLICY CAREFULLY. L Customer ID: 158865 Named Inturedi DEFOY APPRAISALS, INC Delox Lazkh 1636 Steephedasse Pl. Vista, CA 92083 2. Polley Period: From: 03/09/2018 To: 03/09/2019 17 01 A M. Standard Limo at the address stated in Laborer 1. Deductible: \$1,000 Pacti Clains 4. Refragelise Hater HURS/IRIG 5. Inception Bate: 03-09/2016 6. Limite of Liability: A. SSHIJHRI B. \$1,000,000 Aggregate 7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Auscopa Street Santa Barbara, California 93101 (800) 144-8652; Lav. (805) 967-18652 8. Annual Premium! SY60.08 9. Porms attached at fisue: LIA002 (12/14) LIA CA (11/14) LIA012 (12/14) LIA020 (10/14) TIVEN (10/14) This Declarations Page, together with the completed and signed Policy Application methding all attachments and exhibits thereto, and the Policy shall constitute the contract fetween the Named Invited and the 01/11/2018 Date Autorized Steamure BA001 (12/14) Aspen American Insurance Company

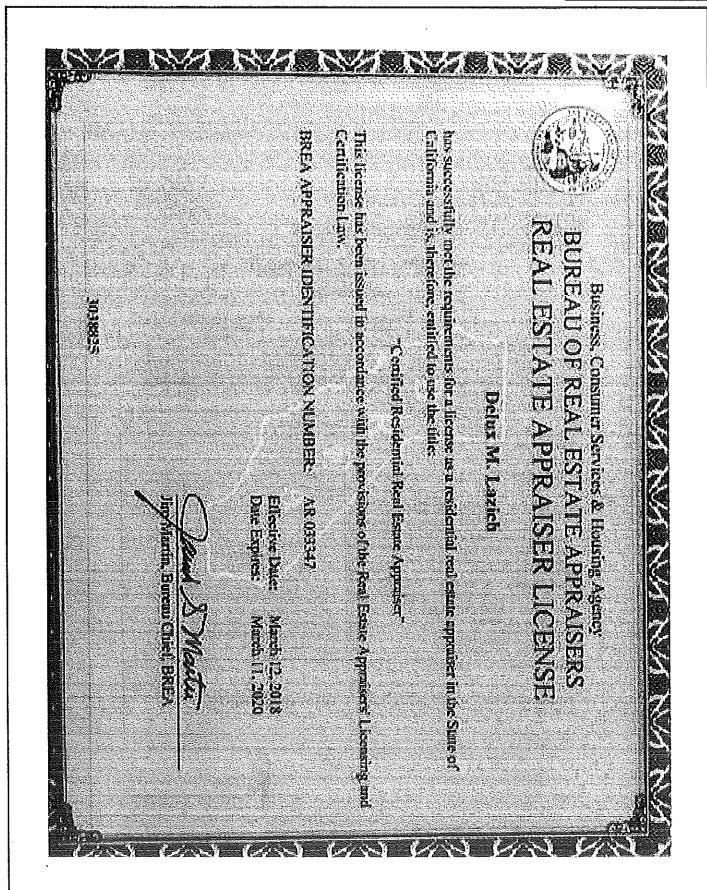


EXHIBIT "B"

PO 8ox 24738 West Palm Beach, FL 33416-4738

OCWEN

www.ocwencustomers.com

\$4/18/12/30 PM 3 | 0005858/2016/007 NinvAS 00V/EBPP 1 to 00 W NinvAS 00001 148/251 MS

allinturalir|\$iafi\$flfti]iafilinti|flftint|iafilinti|flftiafilinti THERESA L DALTON

318 MASON RD VISTA CA 92084-1730 Property Address 318 Mason Rd

Vísta, CA 92084-1730

Statement Date **Account Number**

Entered 11/07/19 16:28:49 Doc 19 Por Mortgage Account Statement

09/06/18 7141919386 10/01/18

Pg. 31 of 34

Payment Due Date Amount Due \$1,957.71 If payment is received after 10/16/18, a \$75.90 late fee may be charged.

Customer Care Insurance

800-746-2936 866-317-7661

Account Information Explanation of Amount Due*** \$493,573.53 \$254,214.53 \$364.66 Principal Balance⁴ Principal Regular Principal Balance Interest \$900.34 Deferred Principal Balance \$239,359.00 Escrow \$692.71 Escrow Balance -\$799.70 **Total Regular Payment** \$1,957.71 Maturity Date May 1, 2037 **Total Unpaid Amount** \$1,957.71 Interest Rate 4.25000% Prepayment Penalty No This is the Principal Balance only, not the amount required to pay the loan in full. ***This balance may increase over time.

100000000000000000000000000000000000000			Activity Sin	ce Last St	tatement (08/07/18 to	09/06/18)			
				How Payments & Charges were Applied						
Date Applied	Date Received	Description	Transaction Total	Principal	Interest	Escrow	Optional Products	Late Charges	Fees/Other	Unapplied Funds
	09/04/18 09/04/18	Payment Principal Payment	\$1957.71 \$42.29	\$363.22 \$42.29	\$901.78	\$692.71				

Past Paym	ents Breakdown		Special Notices
Principal Interest Escrow (Taxes and/or Insurance) Fees/Other Charges Unapplied Funds** Total	\$405.51 \$901.78 \$692.71 \$.00 \$.00 \$2,000.00	\$3,430.82 \$8,165.63 \$4,883.50 \$.00 \$.00 \$16,479.95	

Important News If the account has foreclosure protection provided under the Service members Civil Relief Act (SCRA) or similar state law, Ocwen will not conduct foreclosure activity during the foreclosure protection period.

See reverse side for important information and state specific disclosures.

Payment Coupon

AMOUNT DUE \$1,957,71 If late charge assessed after 10/16/18, add late charge of \$75.90 \$2,033.61 Total Amount Due with Late Charge (if assessed) Additional Principal Additional Escrow Late Charges and Fees Other Additional Payments

Theresa L. Dalton

Account Number: 7141919386

Note: If the loan is current, any excess funds will first be applied to outstanding amounts due and then additional principal.

Total Enclosed

OCWEN LOAN SERVICING, LLC PO BOX 660264

DALLAS TX 75266-0264

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If this payment is made via automatic drafting, this statement is for informational purposes only.

Our automated telephone service will help you get fast and confidential answers to your questions. Be sure to have the Ocwen account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available to assist you during the following hours:

800-746-2936 Monday-Friday: 8:00 am to 9:00 pm and Saturday: 8:00 am to 5:00 pm ET 888-554-6599 Monday-Friday: 8:00 am to 9:00 pm ET Monday-Friday: 8:00 am to 9:00 pm and Saturday: 8:00 am to 5:00 pm ET Customer Care Center: Bankruptcy Customer Care Center: 888-554-6599

Homeowners Insurance:

Special Number for the Hearing Impaired: 800-735-2943

Important Phone Numbers and Hours

Payment and Correspondence Addresses

Inquiries — General inquiries/correspondence should be mailed separately from any account payments:

Research Department** Regular Payments* **HELOC Closure Requests Express Payments** PO Box 24736 PO Box 660264 PO Box 24642 Ocwen Loan Servicing, LLC - Box #660264 West Palm Seach, Ft. 33416-4736 Dallas, TX 75266-0264 West Palm Beach, FL 33416-4642 1010 W. Mockingbird Ln., Suite 100 Dallas, TX 75247

Insurance Department PO Box 6723 Insurance Claims PO Box 6501

<u>Tax Bills</u> PO Box 24665 West Palm Beach, FL 33416-4665 Springfield, OH 45501-6723 Springfield, OH 45501-6501

Please address all correspondence to Ocwen Loan Servicing, LLC to the attention of the appropriate department. Be sure to include the Ocwen account number, hame and property address.

* All checks should be made payable to Ocwen Loan Servicing, LLC. Do not send correspondence with any payment and ensure that the Ocwen account number, name and property address are written on the front of the check or money order.

** This address must be used for all qualified written requests, notices of error, and/or requests for information.

Ocwen Fee Structure*

Loan Documents	, , , , , , ,	Payments	
Collateral (Mortgage, Note and Riders)	FREE	Website (pay before or within 10 business days of due d	late) FREE
Individual documents	FREE	Website (pay 10 business days or more after due date)	
Payment History (free on www.ocvencustomers.com)	up to \$5.00		up to \$12.00
Verification of Mortgage (free on www.cowencustomers.com)	up to \$10.00		up to \$19.50
Amoritization Schedule	FREE		up to \$40.00

^{*}These fees are subject to change and may not apply in all instances, depending upon applicable state laws.

Convenient Payment Options

Online Payment Services — Pay mortgage bills and view mortgage account statements online! To get started simply register for Account Access at www.ocwencustomers.com, log-in, and follow the enrollment instructions.

ACH (Automated Payments) — Automatic monthly payment withdrawals can now be easily setup and managed right from our website at www.ocwencustomers.com. Payments can be automatically drafted from a designated bank account on a monthly basis saving time and money, or as a one-time draft, that is free if drafted within ten days of the due date.

Pay by Phone — For information to use this quick and convenient service call the Customer Care number listed above. Please have the bank routing number and bank account number available. Fees may apply.

Pay via Western Union® Quick Collect® — To use this payment option, find the nearest location by calling 1-800-238-5772 or visiting www.westernunion.com and clicking on "Find A Location". The city code is "Ocwen" and the state is "FL". All payments should be made to "OCWEN" and provide the loan number.

Pay via MoneyGram® and Express Payments® — To find the nearest location, call 1-800-Moneygram or visit www.moneygram.com and click on *Locate MoneyGram Agent*. At the agent location, please provide the clerk with the loan number, Receive Code 2355, the Company Name *OCWEN*, the City Code *ORLANDO*, and the State Code *FLORIDA*. MoneyGram® and Express Payment® are registered marks of MoneyGram Payment Systems, Inc.

Important Information

Important Notice — This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from

Payment Processing -- Payments received after 5:00 p.m. CST are considered received as of the next business day.

Electronic Debit — When a check is provided as payment, we are authorized by the payor of the check either to use information from the check to make a one-time electronic funds transfer from the designated account or to process the payment as a check transaction. When we use information from the check to make an electronic funds transfer, funds may be withdrawn from the designated account as soon as the same day the payment is received, and you will not receive the check back from the designated financial institution.

Important Credit Reporting Notification -- We may report information about the account to credit bureaus. Late payments, missed payments, or other defaults on the account may be reflected in your credit report.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Optional Products" will not cause the mortgage account to be in default. Please call the Customer Care number listed above if you have any questions or to cancel the Optional Product enrollment.

Housing Counselor Information — If you are experiencing financial difficulties and would like counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organization in your area, go to http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 800-569-4287.

Important Bankruptcy Information

If you have any questions regarding this statement, or do not want Ocwen to send you monthly statements in the future, please contact us at 1-888-554-6599. Bankruptcy payments from the Trustee should be mailed to Ocwen Loan Servicing, LLC, PO Box 24781, West Palm Beach, FL 33416-4781.

California Property Owners — Additional accountings can be requested pursuant to Section 2954 of the California Civil Code. A toll-free consumer hotline is available at 855-244-8931.

NMLS #: 1852 NC Permit #: 3946





EXHIBIT 66C99

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State 8er number and add	(e.e.)	7	EJ-130
Carl Marschall, Esq. 71823		FOR COURT USE OF	YLY
Brewer & Brewer		F1	
		1 '7!	1-00
4533 MacArthur Blvd., #707		- V 3:	
Newport Beach, CA 92660			
		1	17
TELEPHONE NO.: (714) 424-6300 FAXN	0. (Optional) 714) 424-6313	20	
E-WAIL ADDRESS (Options): info@brewer-brewer.com		APR 25	nu .
ATTORNEY FOR (Name): BECHAROFF CAPITAL CORPO	RATION	2º.: APR 25	Fit 🔆 OR
		6.	-00
SUPERIOR COURT OF CALIFORNIA, COUNTY OF SAN D	IEGO	1	
street address: 325 S. Melrose Drive		ļ	in Mail
MAJUNG ADDRESS:		, J.	1.
CITY AND ZIP CODE: Vista, Ca 92081-		1	
BRANCH NAME: North County Division (Limited Civill	1	
	Think a second of the second o	4	
PLAINTIFF: BECHAROFF CAPITAL CORPORATI	ION		
		1	
DEFENDANT: THERESA L. DALTON			
VV) aveaurious		CASE NUMBER:	
WRIT POSSESSION OF Pers			ĺ
	onal Property	37-2009-00056384-0	L-CL-NC
OF Real	Property		
SALE		Limited Civil (Case
1 To the Chariff or Hershall of the Country of Carry De	The state of the s		
1. To the Sheriff or Marshal of the County of: SAN D	LEGO		
You are directed to enforce the judgment described bel	low with daily interest and your	osts as provided by law	
2. To any registered process server: You are authorize		a with CCP 699,080 of CCP 7	15.040.
3. (Name): BECHAROFF CAPITAL CORPORATION			
is the XX judgment creditor assignee of rec	ord whose address is shown	on this form above the court's	nema
		on this form above the courts	italie.
4. Judgment debtor (name and last known address):	9. See next page for i	nformation on real or personal	nronerty to be
Theresa L. Dalton	delivered under a w	rit of possession or sold unde	ra writ of sale
	10. This writ is issued of		
318 Mason Drive	11. Total judgment		11 500 57
			11,509.57
Vista, CA 92084-	12. Costs after judgment (per		
	memo CCP 885.090)	\$	96.00
	13. Subtotal (add 11 and 12)		11,605.57
	14. Credits		0.00
	15. Subtotal (subtract 14 from		11,605.57
1	16. Interest after judgment (pe	or filed affidavit	***
Additional tudomont debters as and	CCP 685.050) (not on GC	6103.5 fees) \$	2,441.94
Additional judgment debtors on next page 5. Judgment entered on (date):	17. Fee for issuance of writ	\$	25.00
o. additions effected of (date):	18. Total (add 15, 16, and 17,) §	14,072.51
12/23/09	19. Levying officer:		17,072.31
6. Judgment renewed on (dates);		data of with	
	(a) Add daily interest from	JIW 10 to ED	
7. Notice of sale under this writ	(at the legal rate on 15		3 4 4
a. X has not been requested.	GC 6103.5 fees) of.		3.18
b. has been requested (see next page).	(b) Pay directly to court co		
	11 and 17 (GC 6103.5,		
		_	
8 Joint debtor information on next page,	699.520(i))	\$	
			it for analy delice -
8 Joint debtor information on next page,	20. The amounts called	for in items 11-19 are differer	it for each debtor.
8 Joint debtor information on next page,	20. The amounts called		it for each debtor chment 20.
8. Joint debtor information on next page, (SEAL)	20. The amounts called Those amounts are	for in items 11-19 are differer	it for each debtor. chment 20.
8. Joint debtor information on next page, (SEAL)	20. The amounts called Those amounts are	for in items 11-19 are differer stated for each debtor on Atta	chment 20.
8 Joint debtor information on next page,	20. The amounts called Those amounts are	for in items 11-19 are differer	it for each debtor. chment 20.
SEAL) [SEAL] [SEAL] [Issued of (trail): 3 20	20. The amounts called Those amounts are Clerk, by	for in items 11–19 are differer stated for each debtor on Atta	chment 20.
SEAL) (SEAL) (SEAL)	20. The amounts called Those amounts are	for in items 11–19 are differer stated for each debtor on Atta	chment 20.

Form Approved for Optional Use Judicial Council of California EJ-130 [Rev. January 1, 2008]

WRIT OF EXECUTION

Page 1 of 2
Code of Civil Procedure, §§ 699.520, 712.010,
Government Code, § 8103.5,
www.countlinfo.ca.gov
American LegalNet, Inc.
www.USCounforms.com